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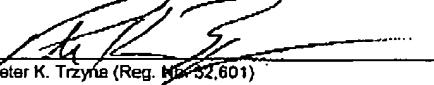
I hereby certify that this correspondence is being filed by facsimile and is addressed to MS: RCE, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

Date: February 28, 2007

File: Graff-P2-03

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard A.  
Serial No. : 10/719,474  
Filed : November 21, 2003  
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE  
Group Art Unit : 3629  
Examiner : VIG, Naresh

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MS: RCE  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

SIR:

Please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.